Table II.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016

| employer contributed to an HSA or an HRA by firm size and State: United States, 2016 |       |                        |                    |                    |                      |                              |                        |                         |  |  |
|--|-------|------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------|-------------------------|--|--|
| Division and State   | Total | Less than 10 employees | 10-24<br>employees | 25-99<br>employees | 100-999<br>employees | 1000 or<br>more<br>employees | Less than 50 employees | 50 or more<br>employees |  |  |
| United States  | 24.5% | 12.9%                  | 14.1%              | 19.5%              | 21.8%                | 27.6%                        | 14.8%                  | 26.0%                   |  |  |
| New England:   |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Connecticut  | 39.5% |                        | 31.9% *            | 42.8%              | 47.3%                | 40.5%                        | 29.6%                  | 41.6%                   |  |  |
| Maine  | 29.2% |                        | 25.6% *            | 50.5%              | 18.9%                | 31.0%                        | 37.2%                  | 27.7%                   |  |  |
| Massachusetts  | 21.6% | 9.5% *                 | 0.0%               | 31.6%              | 24.1%                | 21.0%                        | 18.0%*                 | 22.3%                   |  |  |
| New Hampshire  | 41.5% |                        | 12.0% *            | 40.3% *            | 45.6%                | 44.8%                        | 24.9%*                 | 45.0%                   |  |  |
| Rhode Island   | 23.6% | 16.6% *                |                    | 39.1%*             | 28.0%                | 18.7%                        | 18.6%*                 | 24.6%                   |  |  |
| Vermont  | 27.7% |                        | 36.5%*             | 37.1%              | 30.1%                | 24.2%                        | 32.7%                  | 26.6%                   |  |  |
| Middle Atlantic:   |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| New Jersey   | 22.4% | 11.7% *                | 2.8% *             | 19.4% *            | 23.5%                | 26.8%                        | 11.5%                  | 24.8%                   |  |  |
| New York   | 28.5% | 14.7%*                 | 46.6% *            | 39.0%              | 25.8%                | 26.8%                        | 30.2%                  | 28.2%                   |  |  |
| Pennsylvania   | 23.4% |                        | 4.8%*              | 21.7%*             | 25.3%                | 24.8%                        | 10.5%*                 | 24.9%                   |  |  |
| East North Central:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Illinois   | 17.7% |                        | 10.6% *            | 17.6% *            | 9.7%*                | 20.1%                        | 14.3% *                | 18.3%                   |  |  |
| Indiana  | 29.8% |                        |                    | 38.0%              | 23.8% *              | 31.6%                        | 23.1% *                | 30.8%                   |  |  |
| Michigan   | 27.3% |                        | 2.5% *             | 34.7% *            | 19.9% *              | 31.3%                        | 8.1% *                 | 30.9%                   |  |  |
| Ohio   | 27.7% | 28.7%*                 | 17.2% *            | 7.3% *             | 31.5%                | 32.2%                        | 15.8%                  | 30.0%                   |  |  |
| Wisconsin  | 31.7% |                        | 14.0%*             | 23.0% *            | 36.3%                | 34.0%                        | 17.2%*                 | 34.4%                   |  |  |
| West North Central:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| lowa   | 21.1% |                        | 22.5% *            | 7.8%*              | 24.5%                | 22.6%                        | 14.2%*                 | 22.3%                   |  |  |
| Kansas   | 19.2% |                        |                    | 2.1%*              | 10.9% *              | 34.1%                        | 7.6%*                  | 21.5%                   |  |  |
| Minnesota  | 28.6% |                        |                    | 18.7%*             | 27.2%                | 32.7%                        | 8.7%*                  | 31.4%                   |  |  |
| Missouri   | 27.9% |                        |                    | 38.1%*             | 10.1%*               | 33.0%                        | 23.8%*                 | 28.4%                   |  |  |
| Nebraska   | 28.0% |                        |                    | 32.3% *            | 26.8%                | 27.0%                        | 26.5%*                 | 28.3%                   |  |  |
| North Dakota   | 25.5% |                        | 23.4% *            | 8.6% *             | 23.1%                | 33.0%                        | 18.6%*                 | 26.9%                   |  |  |
| South Dakota   | 32.5% |                        | 20.5%*             | 16.1% *            | 37.3%                | 38.7%                        | 13.2%*                 | 36.4%                   |  |  |
| South Atlantic:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Delaware   | 33.4% |                        |                    | 26.0% *            | 19.1%*               | 36.6%                        | 38.0%*                 | 32.9%                   |  |  |
| District of Columbia   | 15.5% |                        |                    | 10.9% *            | 10.3% *              | 20.3%                        | 6.9%*                  | 16.9%                   |  |  |
| Florida  | 23.3% |                        |                    | 8.3% *             | 9.7%*                | 28.2%                        | 10.6%*                 | 24.3%                   |  |  |
| Georgia  | 26.6% |                        |                    | 4.8%*              | 27.0%*               | 29.7%                        | 11.5%*                 | 28.1%                   |  |  |
| Maryland   | 29.6% |                        |                    | 25.5% *            | 16.4% *              | 31.3%                        | 43.2%                  | 27.9%                   |  |  |
| North Carolina   | 23.0% |                        |                    | 21.2% *            | 19.3% *              | 26.3%                        | 19.0%*                 | 23.5%                   |  |  |
| South Carolina   | 31.2% |                        |                    | 19.2% *            | 17.8%*               | 35.7%                        | 24.1%*                 | 31.8%                   |  |  |
| Virginia   | 20.1% |                        | 42.2%*             | 11.9%*             | 20.2% *              | 18.0%                        | 34.6%                  | 18.1%                   |  |  |
| West Virginia  | 25.0% |                        |                    | 12.2%*             | 9.0%*                | 32.2%                        | 15.8%*                 | 25.7%                   |  |  |
| East South Central:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Alabama  | 15.7% |                        |                    | 0.0%               | 6.3% *               | 22.9%                        | 1.4%*                  | 17.2%                   |  |  |
| Kentucky   | 29.9% |                        |                    | 19.7% *            | 15.9% *              | 37.2%                        | 14.8%*                 | 31.5%                   |  |  |
| Mississippi  | 20.6% |                        |                    | 0.0%               | 3.8% *               | 32.5%                        | 0.0%                   | 23.4%                   |  |  |
| Tennessee  | 40.9% |                        |                    | 50.3%              | 65.7%                | 34.7%                        | 21.7%*                 | 41.9%                   |  |  |
| West South Central:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Arkansas   | 9.9%  |                        |                    | 0.7%*              | 4.1%*                | 13.4%                        | 11.1%*                 | 9.7%                    |  |  |
| Louisiana  | 18.3% |                        | 2.7%*              | 11.8%*             | 18.5% *              | 20.7%                        | 9.9% *                 | 19.6%                   |  |  |
| Oklahoma   | 15.2% |                        |                    | 12.4%*             | 8.9% *               | 18.4%                        | 9.7% *                 | 16.5%                   |  |  |
| Texas  | 25.3% | 13.0%*                 | 9.9%*              | 8.0% *             | 19.9%                | 30.4%                        | 9.4%*                  | 27.2%                   |  |  |
| Mountain:  |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Arizona  | 32.1% |                        |                    | 25.3% *            | 34.5%                | 34.1%                        | 11.4%*                 | 34.4%                   |  |  |
| Colorado   | 31.1% |                        |                    | 37.4% *            | 32.6% *              | 33.2%                        | 13.3% *                | 33.9%                   |  |  |
| Idaho  | 21.2% |                        |                    | 23.9% *            | 31.7%                | 20.1%                        | 7.1%*                  | 22.6%                   |  |  |
| Montana  | 25.7% |                        |                    | 35.3% *            | 47.7%                | 21.3%                        | 16.9% *                | 27.8%                   |  |  |
| Nevada   | 9.5%  |                        |                    | 5.4% *             | 6.5% *               | 11.9%                        | 1.5% *                 | 10.7%                   |  |  |
| New Mexico   | 20.0% |                        |                    | 16.6% *            | 18.6% *              | 22.4%                        |                        | 20.5%                   |  |  |
| Utah   | 23.1% |                        |                    | 34.5% *            | 36.7%                | 16.3%                        | 24.4%*                 | 22.9%                   |  |  |
| Wyoming  | 22.2% |                        |                    | 20.9% *            | 24.5%*               | 25.6%                        | 12.0%*                 | 25.4%                   |  |  |
| Pacific:   |       |                        |                    |                    |                      |                              |                        |                         |  |  |
| Alaska   | 22.4% |                        |                    | 35.1%*             | 9.0%*                | 26.7%                        | 19.4%*                 | 22.9%                   |  |  |
| California   | 17.1% | 8.5% *                 | 1.6% *             | 9.5% *             | 11.9%                | 21.6%                        | 4.5%*                  | 19.2%                   |  |  |
| Hawaii   | 8.6%  |                        | 0.0%               | 0.0%               | 0.2% *               | 14.4%                        | 0.0%                   | 10.4%                   |  |  |
| Oregon   | 30.3% |                        |                    | 9.1% *             | 25.5% *              | 38.3%                        | 6.2%*                  | 34.3%                   |  |  |
| Washington   | 30.3% |                        |                    | 8.6% *             | 12.0%*               | 44.4%                        | 10.5%*                 | 33.5%                   |  |  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>--</sup> Data suppressed due to high standard errors or few reported values in cell.

Table II.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2016

| Division and State   | Total  | Less than 10 employees | 10-24<br>employees | 25-99<br>employees | 100-999<br>employees | 1000 or<br>more<br>employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------|----------------------|
| United States        | 0.71%  | 1.95%                  | 1.97%              | 1.66%              | 1.27%                | 1.01%                        | 1.10%                  | 0.80%                |
| New England:         |        |                        |                    |                    |                      |                              |                        |                      |
| Connecticut          | 6.37%  |                        | 14.07%*            | 11.16%             | 8.84%                | 9.52%                        | 8.88%                  | 7.37%                |
| Maine                | 3.70%  |                        | 14.88%*            | 11.27%             | 4.79%                | 5.48%                        | 9.47%                  | 3.98%                |
| Massachusetts        | 3.33%  | 7.61%*                 | 0.00%              | 8.63%              | 7.14%                | 4.76%                        | 6.32%*                 | 3.79%                |
| New Hampshire        | 4.70%  | 7.0170                 | 8.57%*             | 12.14%*            | 9.13%                | 6.93%                        | 8.65%*                 | 5.31%                |
| Rhode Island         | 3.88%  | 9.55%*                 | 0.37 %             | 13.07%*            | 7.54%                | 5.24%                        | 6.34%*                 | 4.52%                |
| Vermont              | 4.23%  | 9.55%                  | 13.23%*            | 10.58%             | 8.30%                | 6.20%                        | 8.89%                  | 4.72%                |
| Middle Atlantic:     |        |                        |                    |                    |                      |                              |                        |                      |
| New Jersey           | 4.05%  | 7.61%*                 | 2.18%*             | 7.05%*             | 6.58%                | 6.55%                        | 3.41%                  | 4.79%                |
| New York             | 3.09%  | 9.96% *                | 14.15% *           | 6.86%              | 5.38%                | 4.26%                        | 7.56%                  | 3.37%                |
| Pennsylvania         | 3.30%  |                        | 4.71%*             | 6.80%*             | 5.98%                | 4.60%                        | 3.80%*                 | 3.68%                |
| East North Central:  |        |                        |                    |                    |                      |                              |                        |                      |
| Illinois             | 2.91%  |                        | 6.43% *            | 7.94%*             | 4.28%*               | 3.98%                        | 5.51%*                 | 3.32%                |
| Indiana              | 4.34%  |                        |                    | 10.57%             | 8.18%*               | 5.81%                        | 10.18%*                | 4.75%                |
| Michigan             | 3.95%  |                        | 2.55%*             | 13.73%*            | 6.79% *              | 5.31%                        | 4.15%*                 | 4.58%                |
| Ohio                 | 3.73%  | 11.45%*                | 7.23%*             | 4.07%*             | 7.04%                | 5.58%                        | 4.66%                  | 4.34%                |
| Wisconsin            | 5.14%  |                        | 9.05% *            | 7.54% *            | 10.44%               | 7.24%                        | 6.47%*                 | 5.82%                |
|                      | 011170 |                        | 0.0070             | 7.10.70            | , .                  |                              | 0,0                    | 0.0270               |
| West North Central:  | 0.000/ |                        | 44.470/ *          | 2.700/ *           | 0.000/               | 4.050/                       | 5 700/ *               | 0.740/               |
| lowa                 | 3.28%  |                        | 11.17%*            | 3.72%*             | 6.93%                | 4.85%                        | 5.73%*                 | 3.74%                |
| Kansas               | 4.34%  |                        |                    | 1.37%*             | 4.68% *              | 8.56%                        | 3.86%*                 | 5.09%                |
| Minnesota            | 4.78%  |                        |                    | 7.32% *            | 6.75%                | 7.10%                        | 3.84%*                 | 5.47%                |
| Missouri             | 4.24%  |                        |                    | 14.94% *           | 5.26% *              | 5.92%                        | 10.14%*                | 4.58%                |
| Nebraska             | 4.15%  |                        |                    | 10.56% *           | 7.72%                | 5.64%                        | 8.06%*                 | 4.63%                |
| North Dakota         | 4.07%  |                        | 11.04% *           | 3.74%*             | 5.98%                | 7.38%                        | 5.88%*                 | 4.81%                |
| South Dakota         | 5.45%  |                        | 10.43%*            | 6.58%*             | 9.62%                | 9.52%                        | 5.10%*                 | 6.39%                |
| South Atlantic:      |        |                        |                    |                    |                      |                              |                        |                      |
| Delaware             | 5.15%  |                        |                    | 13.04% *           | 9.23% *              | 6.55%                        | 12.45%*                | 5.53%                |
| District of Columbia | 3.27%  |                        |                    | 4.28% *            | 5.98%*               | 5.05%                        | 3.17%*                 | 3.77%                |
| Florida              | 3.75%  |                        |                    | 4.61%*             | 3.69% *              | 4.91%                        | 9.27%*                 | 3.98%                |
| Georgia              | 3.87%  |                        |                    | 2.36% *            | 8.85% *              | 5.00%                        | 7.47%*                 | 4.22%                |
| Maryland             | 4.78%  |                        |                    | 8.81% *            | 6.01%*               | 6.49%                        | 8.43%                  | 5.23%                |
| North Carolina       | 3.48%  |                        |                    | 9.24% *            | 6.60% *              | 4.84%                        | 7.72%*                 | 3.78%                |
| South Carolina       | 4.34%  |                        |                    | 10.87% *           | 8.34% *              | 5.48%                        | 8.05% *                | 4.66%                |
| Virginia             | 2.93%  |                        | 13.00% *           | 4.97% *            | 7.85% *              | 3.31%                        | 8.76%                  | 3.03%                |
| West Virginia        | 5.98%  |                        |                    | 7.35%*             | 4.46%*               | 8.59%                        | 8.35%*                 | 6.43%                |
| East South Central:  |        |                        |                    |                    |                      |                              |                        |                      |
| Alabama              | 3.64%  |                        |                    | 0.00%              | 3.41% *              | 5.64%                        | 1.45%*                 | 4.02%                |
| Kentucky             | 5.16%  |                        |                    | 8.61%*             | 8.24% *              | 6.61%                        | 6.44%*                 | 5.66%                |
| Mississippi          | 5.35%  |                        |                    | 0.00%              | 2.47% *              | 7.93%                        | 0.00%                  | 5.98%                |
| Tennessee            | 5.08%  |                        |                    | 11.07%             | 11.30%               | 5.72%                        | 8.01%*                 | 5.31%                |
| West South Central:  |        |                        |                    |                    |                      |                              |                        |                      |
| Arkansas             | 2.19%  |                        |                    | 0.69% *            | 2.50% *              | 3.60%                        | 5.74%*                 | 2.35%                |
| Louisiana            | 3.87%  |                        | 2.79% *            | 6.46%*             | 7.01%*               | 5.49%                        | 5.06%*                 | 4.39%                |
| Oklahoma             | 2.94%  |                        |                    | 6.92%*             | 4.38%*               | 4.51%                        | 4.65%*                 | 3.47%                |
| Texas                | 3.50%  | 7.30% *                | 5.79%*             | 2.88%*             | 5.30%                | 4.88%                        | 3.02%*                 | 3.87%                |
| Mountain:            |        |                        |                    |                    |                      |                              |                        |                      |
| Arizona              | 4.41%  |                        |                    | 13.07%*            | 10.16%               | 5.52%                        | 4.53%*                 | 4.82%                |
| Colorado             | 4.30%  |                        |                    | 13.33% *           | 10.52% *             | 5.48%                        | 5.13%*                 | 4.85%                |
| Idaho                | 4.09%  |                        |                    | 10.33% *           | 8.90%                | 5.51%                        | 5.10%*                 | 4.53%                |
| Montana              | 4.90%  |                        |                    | 13.54% *           | 12.59%               | 6.15%                        | 8.93%*                 | 5.74%                |
| Nevada               | 2.09%  |                        |                    | 4.06% *            | 4.13%*               | 2.95%                        | 1.54%*                 | 2.41%                |
| New Mexico           | 5.18%  |                        |                    | 8.35% *            | 8.39% *              | 8.02%                        |                        | 5.85%                |
| Utah                 | 3.88%  | <br>                   |                    | 10.43%*            | 10.36%               | 4.43%                        | 7.58%*                 | 4.41%                |
| Wyoming              | 3.71%  |                        |                    | 7.35%*             | 11.54% *             | 5.41%                        | 4.86%*                 | 4.41%                |
| -                    |        |                        |                    |                    |                      |                              |                        |                      |
| Pacific:<br>Alaska   | 3.64%  |                        |                    | 14.13%*            | 4.53%*               | 5.12%                        | 7.15%*                 | 4.10%                |
| California           | 2.41%  | 3.87%*                 | 1.36%*             | 6.85% *            | 3.40%                | 3.55%                        | 1.54%*                 | 2.79%                |
| Hawaii               | 1.96%  | 3.07 /6                | 0.00%              | 0.00%              | 0.22%*               | 3.40%                        | 0.00%                  | 2.40%                |
| Oregon               | 6.71%  | <br>                   | 0.00%              | 4.37%*             | 8.33%*               | 9.55%                        | 3.71%*                 | 7.56%                |
| Washington           |        | <br>                   | <br>               | 4.04%*             |                      | 7.79%                        | 5.03%*                 | 6.23%                |
| vvasimigiOH          | 5.53%  |                        |                    | 4.04%              | 5.84%*               | 1.19%                        | 5.03%                  | 0.23%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>--</sup> Data suppressed due to high standard errors or few reported values in cell.